



LETTER OF COMMENT NO. *191*



LETTER OF COMMENT NO. *239*

**Sent:** Thursday, March 26, 2009  
**To:** Adrian Mills; Diane Inzano; Joseph Vernuccio; Kevin Stoklosa; Kristofer Anderson; Mark Trench; Meghan Clark; Peter Proestakes; Russell Golden; Vita Martin; Wade Fanning  
**Subject:** FW: Proposed FASB Staff Position No. FAS 115-a, FAS 124-a, and EITF 99-20-b; Proposed FASB Staff Position 157-e

**From:** Ken Martin [mailto:KMartin@cashmerevalleybank.com]  
**Sent:** Thursday, March 26, 2009 10:58 AM  
**To:** Director - FASB  
**Subject:** Proposed FASB Staff Position No. FAS 115-a, FAS 124-a, and EITF 99-20-b; Proposed FASB Staff Position 157-e

Gentlemen,

I am not going to send you a lengthy form letter regarding the mark to market issues and OTTI.

What I am going to do is tell you that if you don't address them as the banking industry is requesting you will cause the failure of otherwise healthy institutions that are fully capable of working out of this mess over time.

Ken Martin  
 President/CEO  
 Cashmere Valley Bank  
 Cashmere, Washington

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